

MORTGAGE LOAN BROKER LOAN FILE CHECKLIST

Origination/Processing Documents

- ___ Application (original and final)
- ___ Receipts for any upfront fees collected from the borrower
- ___ Credit Report
- ___ Good Faith Estimate and Good Faith Addendum Required Provider list, if applicable
- ___ Servicing Disclosure Statement, if table funded
- ___ Early Truth in Lending Statement (on purchase money loans)
- ___ Affiliated Business Arrangement Disclosure (if applicable)
- ___ Purchase Contract/Land Contract/Home Improvement Contract, etc...
- ___ Right to Receive Appraisal Disclosure
- ___ Copy of the appraisal, appraisal request form, and appraisal invoice
- ___ Adjustable Rate Mortgage Disclosure (Copy from lender acceptable)
- ___ Broker Agreement, if used
- ___ Lender Submissions/Stipulations/Conditions and Payoff Statements
- ___ Verifications (deposit/rent/employment/income), gift letters, W-2's, pay-stubs, etc...
- ___ Title Commitments(s)
- ___ Notice of Adverse Action for denied applications or counter offers

Closing documents

- ___ HUD-1 or HUD-1A Settlement Statement
- ___ Note or HELOC Agreement
- ___ Final Truth in Lending Statement
- ___ Right of Rescission, if applicable
- ___ Mortgage, if table funded
- ___ Section 32 Disclosure, if applicable (copy from lender acceptable)